CLAIMS

What is claimed is:

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1. A method of creating a composite image, comprising:

providing a composite image template that includes at least one image area; and associating at least one image with the at least one image area; and saving the composite image based on the composite image template and the at least one image.

- 2. The method of claim 1, further comprising generating a composite image template file that describes the composite image template.
- 3. The method of claim 2, wherein the generating step includes adding a first image area to the composite image template.
- 4. The method of claim 3, wherein the generating step further includes adding a second image area to the composite image template.
- 5. The method of claim 4, wherein the second image area and the first image area overlap.
- 6. The method of claim 2, wherein the generating step includes selecting background attributes of the composite image template.

- 7. The method of claim 2, wherein the generating step includes adding at least one template image file to the composite image template.
- 8. The method of claim 1, further comprising adjusting the at least one image to conform to the associated image area.
- 9. The method of claim 8, wherein the adjusting step comprises at least one of: clipping, rotating, stretching, and skewing the at least one image.
- 10. The method of claim 1, wherein the saved composite image comprises an image file.

11. A system for creating a composite image, comprising:

an image display system for displaying the composite image, wherein the composite image is based on a composite image template that includes at least one image area;

an association system for associating at least one image with the at least one image area; and

an image file system for saving the composite image based on the composite image template and the at least one image.

- 12. The system of claim 11, further comprising a template definition system for generating a composite image template file that describes the composite image template, wherein the image display system uses the composite image template file.
- 13. The system of claim 12, wherein the template definition system includes:
 - a template display system for displaying the composite image template;
- a background system for selecting background attributes of the composite image template;

an image area system for adding an image area to the composite image template; and a template file system for saving the composite image template as a composite image template file.

14. The system of claim 13, wherein the template definition system further includes a template image system for associating a template image file with the composite image template.

- 15. The system of claim 11, wherein the association system displays the associated at least one image within the at least one image area.
- 16. The system of claim 11, further comprising a thumbnail system for displaying a template image that is associated with the composite image template.

17. A program product stored on a recordable medium for creating a composite image, which when executed comprises:

program code for displaying the composite image, wherein the composite image is based on a composite image template that includes at least one image area;

program code for associating at least one image with the at least one image area; and program code for saving the composite image based on the composite image template and the at least one image.

- 18. The program product of claim 17, further comprising program code for generating a composite image template file that describes the composite image template, wherein the image display system uses the composite image template file.
- 19. The program product of claim 18, wherein the program code for generating includes: program code for displaying the composite image template; program code for selecting background attributes of the composite image template; program code for adding an image area to the composite image template; program code for associating a template image file with the composite image template; and

program code for saving the composite image template as a composite image template file.

| 20. The program product of claim 18, further comprising program code for displaying a tem | plate |
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| image that is associated with the composite image template. | |
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